

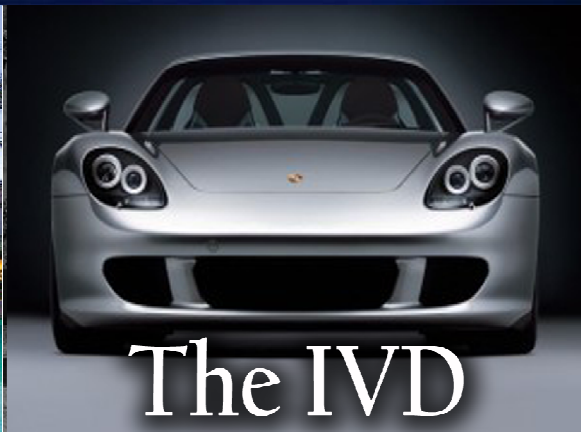


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## **Step by Step Guide to a 700 Credit Score**

e-book series 12 pages

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# **Your Step-by-Step Guide to a 700 Credit Score**

Joe walked confidently onto the field... the crowd cheering him on, a smile on his face. "How hard can Rugby be?" Joe thought as he took his position with the other players. The whistle blew and before long Joe had the ball! The beating that Joe took next was legendary. He was bruised, beaten, bleeding, and worn-down. Worst of all, he was totally humiliated in front of friends and family.

**If you use credit without knowing the rules of the game,  
your credit report will look like Joe's medical report!**

**You are about to dramatically increase your credit score!**

Does it frustrate you that your credit score is one of the most important factors in determining your family's lifestyle, yet you don't even know how it's calculated? You're not alone. In fact, most credit repair companies don't even know how scores are calculated. They charge you thousands of dollars to use unscrupulous methods to attempt to *temporarily* remove old collections and late pays from your credit report. What they don't know is that delinquencies over 2 years old account for only 10.5% of how your score is calculated. You are going to learn how to optimize 100% of the factors that determine your credit score so you quickly increase your score and keep it high for the rest of your life. I have prepared a personal action plan that you can easily and quickly implement to see dramatic results. I won't waste time on techniques that raise your score 2 or 3 points, I want you to focus on the changes that will give you a 20, 40 even an 80 point increase in the shortest time possible.

Let's get started...

You should begin implementing the following credit score improvement plan immediately. Most of these steps will not cost you a dime to implement, but are crucial to increasing your credit score. This plan is not a substitute for paying your bills on time. If you follow these steps in conjunction with making a commitment to begin paying your bills on time, you will see dramatic results. You will improve your score in 2 steps:

1. You will learn the 5 main factors that determine your credit score
2. You will learn how to optimize each of these factors, step by step

## **Step 1. How Your Score Is Calculated**

You will win the credit game by knowing the rules better than everyone else. It might shock you to learn that past payments and collections (over 2 years old) only represent around 10.5% of how your score is calculated. All of the credit repair companies want you to believe that these past payments are the only thing that matter, so that you will pay thousands of dollars to use unscrupulous methods to remove them from your credit report. I am here to tell you that it isn't even worth your time to remove them. Wouldn't you rather optimize the other 89%? I want you to focus your time on the least expensive, fastest, and highest score

generating methods. Keep in mind that recent late payments and collections within 2 years have a 24.5% impact on your score, so I will address those issues.

These are the 5 main factors that determine your credit score and the % that they represent.

|                   |                  |   |
|-------------------|------------------|---|
| <i>Factor #1:</i> | Utilization Rate | 30% (monthly balance as a % of limit per account)           |
| <i>Factor #2:</i> | Account Age      | 15% (average age of accounts)                               |
| <i>Factor #3:</i> | Credit Mix       | 10% (number of revolving accounts, installment loans, etc.) |
| <i>Factor #4:</i> | New Credit       | 10% (mainly the number of times you applied for credit)     |

I will provide tips to optimize each of these factors in the next step, but you should still learn these percentages. If you learn to consider them while making decisions about every aspect of your personal finances, you will have great credit for the rest of your life. Applying these rules will become second nature once you have some practice.

I consider the 5 factors every time I...

- Pay my bills
- Open a new account
- Use my credit card
- Purchase big ticket items
- Virtually anything else related to my personal finances!

What has this done for me? Well, my credit score is over 800. I can buy houses with no money down with low interest rates. I can buy nice cars with a 1% interest rate. My insurance rates are lower. *I* save over a thousand dollars a month due to my great credit. If you thought that a score like that could be achieved by dumb luck or simply paying your bills on time, you wouldn't have purchased this course! You are smarter than that, this takes planning and patience. Now let's get into your personal action plan for improving your credit.

Note: You will hear me refer to FICO throughout this document. FICO scores are your credit rating.

## Step 2. Optimizing Each of the 5 Factors

Your personal action plan *for increasing your credit score based on the 5 factors.*

### **FACTOR #1: Account Utilization Rate (30% of Your FICO Calculation)**

30% of your credit score calculation is based on keeping the balances on your revolving and installment accounts low, preferably 30% of the account's credit limit. This is critical! You could potentially see a significant increase in your credit score in only 30 days. You will see an even greater score improvement if your utilization rate falls below 10%, but it is not necessary. Credit Cards and other revolving accounts comprise the bulk of this calculation, so I want you to focus on optimizing these accounts.

**MYTH ALERT:** Credit Repair Experts used to tell people that paying of their credit card every month damages your credit, so you should leave a balance and pay the interest. That is a myth. The truth is that Credit Bureaus can't distinguish between someone who leaves a \$1,000 balance on their credit card month after month and someone who spends \$1,000 on their credit card every month and pays it all off before the closing date when they receive their monthly bill. Therefore, if you are paying your card off every month and I tell you to 'transfer \$1,000 of your balance', you would read that as 'Reduce your monthly spending on that card by \$1,000'

If you have a card with no reported limit (like an American Express card), FICO uses the highest balance you have ever had on that card as your limit. Therefore, you must keep the monthly balance below 30% of the highest balance you have ever had on that card. It is important to note that you can't look at the combined balances and combined limits of all of your cards. You must keep each card's usage below 30% of its limit. The total does affect your score, but only minimally compared to the utilization rate of each card. This makes sense, because if you run up even one card's balance, it could be a sign of financial trouble ahead.

**TIP:** Credit Card companies report account balances to the credit bureaus as of the closing date of the card, not the due date. If you wait until the due date to pay your card, you will show a higher Utilization Rate than someone who pays their card prior to the closing date. Check your statements and set a reminder to pay your card by the closing date every month. This could boost your score 50 points in 30 days!

#### **Action Items:**

##### **Technique #1: Transfer Balances**

The easiest and quickest way to maximize your score is to shift the balances on your existing cards. You will be transferring these funds into your other cards to bring their balances below the 30% optimal utilization rate. Start with the card with the largest negative figure in the right column and transfer funds to the card with the smallest positive number in the right column. Then move on to the next card with a small positive balance until you have no more excess funds available in the first card with a high negative amount in the right column. Then simply move on to the next card with a large negative balance and continue this process until either there are no cards left with a positive amount in the right column or until there are no more negative amounts left in the right column. You will likely still have positive amounts in the right column. Move onto the next technique to continue the optimization process.

**Note:** I understand that you have intentionally left balances high on certain cards due to reward points or low interest rates, but you bought this course to increase your credit score. Wouldn't you rather pay a few extra dollars in interest and/or lose some reward points to boost your credit score and potentially save hundreds of dollars per month when your score reaches 700?

##### **Technique #2: Increase Card Limits**

If you still have cards with utilization rates over 30% after transferring balances, call each of your credit card issuers and ask them to increase your limit. Even if you have a card that is below 30% utilization, increasing the card's limit will allow you to transfer 30% of the amount of the increase from another card that is above 30% utilization. For example, if you have a card with a \$3,000 balance and a \$10,000 limit and you increase the limit by \$10,000, you will be able to transfer \$3,000 from another card onto it and still be at 30% utilization. Also, if you can decrease your utilization to 10%, your score will increase even higher. After you transfer funds and increase your limits, repeat the process of filling in the Credit Card

Optimization Grid with your new higher limits and new balance amounts. If you still have positive numbers in the right column, move onto the next technique to continue the optimization process.

### **Technique #3: Open New Credit Card Account and Transfer Balance to New Card**

I typically don't recommend this option to my clients, because you will learn in factors 2 and 4 that opening new accounts can damage your credit. However, you will learn in factor 3 that it is essential to have 3 open and active credit card accounts. If you do not have at least three credit card accounts open, open one immediately with the highest credit limit you can find.

After making payments on time for a while, which is a great way to establish credit. If you only have one card now, open two secured cards. If you don't have any credit cards, open three secured cards. Once you have the new card open, transfer funds from your other cards onto your new card until you reach 30% of the balance on your new card. For example, if you open a new card with a \$1,000 limit, you can transfer up to \$300 from other cards onto it.

### **Technique # 4: Pay Down Your Balance**

This is the costliest way to solve your utilization rate problems. If any of your cards remain over the maximum utilization rate of 30% after implementing the first 3 options, consider paying down your credit card balance by the amount it is over the maximum as indicated in the far right column of your Credit Card Optimization Grid.

***TIP:** If you are planning to purchase a home in the near future, your lender will likely require that you have some cash in the bank even if you obtain 100% financing. I do not recommend paying down your balance unless you have considerable cash available after this is accomplished or you might not meet the lenders underwriting requirements. Ask your broker how much cash you need to have in your account prior to closing.*

### **Technique #5: AMEX Trick**

If you have an American Express card or other type of card that has no preset spending limit, you must use this step. The credit bureaus use the highest historically reported balance on these types of cards instead of the reported limit to determine your utilization rate. That means that if you always charge \$1,000 on your AMEX month after month, FICO views this as you maxing out your card every month! You need to artificially inflate your high balance on the card by shifting all your expenses to this card for a single month to increase the high balance. You can then pay it down the following month and resume normal activity in future months.

I do not recommend making unnecessary purchases, just shift your usual bills to this card for one month. Using the previous example, if you charge \$1,000 every month on your card, you would need to charge \$3,333 on the card during one monthly billing cycle. That way, when you returned to your usual total of \$1,000 the following month, you will have a 30% utilization rate instead of a 100% utilization rate. To calculate the amount you need to charge during one billing cycle, divide your average balance by .3. The math for the example above is: 1,000 divided by .3 equals 3,333.

### **FACTOR #2: Account Age (15% of Your FICO Calculation)**

The FICO calculation issues a better score to individuals whose accounts have been open for a long time. They use an average age for all your accounts. This means that every time you open a new account, the average age is reduced and you will see a drop in your credit score.

**MYTH ALERT:** *Credit Repair Experts used to tell people that they should cancel credit cards they don't need because it damages your credit score to have too much credit. That is a myth. The truth is that it does not damage your credit score to have excessive credit cards opened as long as your utilization rates are below 30%. Closing these accounts will actually damage your credit score.*

**Action Items:**

- Never close ANY of your revolving accounts. Period. Even if you no longer need a credit card and there is a \$50 annual fee, keep this card. The amount you save in interest by having good credit will more than make up for that expense.
- Do not allow any of your credit cards to become 'inactive'. If you stop using your credit card, it will eventually show up on your credit report as 'inactive'. It could take a year or more to happen, but make a charge on every card at least every 6 months or so just to be sure.
- If you have closed a credit card recently, try to contact that credit card company and reactivate it. ONLY do this if they can open the account using the same account number you had before. Otherwise it will show up on your report as new credit and it will actually damage your credit score.
- Do not open new accounts unless you are advised to in Factor #3. I know. This is not what you wanted to hear. Be patient, because once your score improves you will be able to occasionally (every few months) open new accounts without having much of an impact on your score. But until you have that foundation established, you will raise red flags with the credit bureaus every time you open a new account. If you absolutely must do it, wait at least 3 months between opening accounts. The reason this is so important is that opening new accounts damages your credit score in 2 ways:

1. It adversely affects the Account Age factor (15% of your FICO calculation)
2. It adversely affects the New Credit factor (10% of your FICO calculation)

**Note:** *I am not telling you to leave a balance on your credit cards, I am just telling you not to close your accounts. In fact, it is wise to pay off all your credit cards every month to avoid interest charges if you can afford to. Paying off your cards will not damage your credit.*

**TIP:** *If you are planning to purchase a home in the future, your lender will likely require that you have at least 3 accounts established for 2 years or more. If you do not have 3 accounts opened yet, you will want to do this as soon as possible to age the accounts.*

**FACTOR #3: Credit Mix (10% of Your FICO Calculation)**

There is a 'magic number' of accounts that gives you the highest score possible within this factor. The FICO calculation issues a better score to individuals who have the following types of accounts open and current:

- 3 Major Credit Cards
- 1 Installment Account (a loan with personal property as collateral, (auto, appliances, etc)
- 1 Mortgage (home loan)

**NOTE:** *If you already have 5 or even 10 accounts open, do not close any of them to match the allocation shown above. Closing the accounts will damage your score, as you just*

*learned in factor #2, because your average account age will decline. Just be sure to have AT LEAST the accounts shown above to obtain a great score.*

**IMPORTANT NOTE:** *I used to recommend that my clients add themselves onto a relative's credit card as an authorized user, but effective September 2007, FICO no longer counts authorized users in their calculations, so the trick no longer works. The secured credit card is the only way to go.*

**BE CAREFUL,** *there are still companies offering 'credit lines' for thousands of dollars. They don't work, so don't do it. They are simply adding you onto a credit card as an authorized user. Even though it might show up on a credit report, the FICO calculation will ignore it. Don't do anything unethical or illegal to boost your score. It's not worth it, it usually doesn't work for long, and you can experience better results by applying my techniques*

### **Installment Accounts**

An installment loan is a loan secured by personal property (Ex. Car, boat, appliance, computer, furniture, etc.). These types of accounts are critical for increasing your score. Be sure to keep payments on installment loans current, because it can hurt your credit score just as significantly as it can help it. Also, do not open an installment account that doesn't require a payment within 30 days of purchasing the item. Those delayed payment loans are called 'finance accounts' and are the only type of loan that will always damage your score even if paid on time because they imply that you can't afford to make the payment. The best way to open an installment loan is to go to your bank or credit union and take out a small loan against your existing car, assuming it is owned free and clear. The reason is that I don't want you to buy something you don't need just to open an installment account. If you decide to purchase a new item using an installment loan, be sure the store isn't giving you a revolving store account. Be sure to verify this with the manager of the store.

Here is my recommendation based on the following situations:

**Your Situation** ☐ You have no installment accounts

**My Recommendation** ☐ Open one installment account now

**Your Situation** ☐ You have at least one installment account, but you have had a serious delinquency or a derogatory public record filed against you since opening that account.

**My Recommendation** ☐ Open one new installment account now. FICO wants you to re-establish your credit after a serious delinquency to prove that you are out of trouble.

**Your Situation** ☐ You have at least one installment account and it was open more recently than any serious delinquencies or derogatory public records hitting your report.

**My Recommendation** ☐ Do not open an installment account.

### **Mortgage**

Having at least one mortgage account can help you get your credit score over 800. If you are happy with a 700 credit score, be patient and don't run out and leverage yourself with a mortgage just to increase your score. Also note that having too many mortgages open (usually 3 or more) can have a significantly negative affect on your credit score because it makes you a credit risk.

**TIP:** *If you are planning to make a major purchase in the near future, you should wait until after you make that purchase before opening any accounts, even if I recommend it above.*

*Opening the account will damage your score for a few months until you have made a few payments and proven to be able to handle the new credit.*

#### **FACTOR #4: New Credit (10% of Your FICO Calculation)**

This factor is mainly referring to credit inquiries. When you apply for a new loan, that inquiry stays on your credit report for 2 years. The truth is, it only affects your credit score for 1 year. An exception to this is car and home loan inquiries. FICO gives you 45 days of unlimited home loan credit pulls and it only counts the first one. The same goes for car loan inquiries. Another exception is when you pull your own credit directly from each of the bureaus. They do not count this against you at all. There is a secondary negative affect of opening new credit as described in Factor #2. The average age of your accounts will also suffer when you apply for and open a new account!

**MYTH ALERT:** *It is commonly believed that checking your own credit score will damage your credit. This is a myth. The truth is, you can check your own credit directly from each of the bureaus every day if you wanted to with no hits against your credit score.*

#### **Action Items:**

- Do not apply for new credit unless you were advised to do so in Factor #3. The only time I recommend opening an account is when you need it to obtain the optimal credit mix, as outlined in Factor #3, as it will improve your credit score after a few months of timely payments.

#### **FACTOR #5: Payment History (35% of Your FICO Calculation)**

I have already mentioned why this is **not** the most important factor, but I know you will be tempted to spend too much time and energy on your payment history, so let's go over it again. Virtually every 'Credit Repair Company' spends 100% of their time (and your money) on using deceptive tactics to optimize this factor despite the fact that **65% of your score has absolutely NOTHING to do with your payment history**. In fact, **only the first 12 months of a late payment has a substantial impact on your score**.

Here is an illustration of the declining effect derogatory items have on a credit score:

| Date of Late Payment | % of This Factor | % of Overall Score |
|----------------------|------------------|--------------------|
| 0-12 Months Ago      | 40%              | 14.0 %             |
| 13-24 Months Ago     | 30%              | 10.5 %             |
| 25-36 Months Ago     | 20%              | 7.0 %              |
| 37+Months Ago        | 10%              | 3.5 %              |

Based on this chart, late payments over 3 years old have a minor impact on your credit score! Our credit rebuilding method was designed to repair credit without investing time and money attempting to trick the creditors and the credit bureaus into removing legitimate payment history from your report. The FICO score calculation is based much more on current behavior than past behavior, so you can literally rebuild your credit now and ignore your past mistakes. In fact, delinquent payments begin losing their impact on your score after just 6 months. The best way of optimizing this factor is to make a commitment to pay your bills on time starting right now. You will begin to see score improvements soon and they will continue to improve over time until you reach 700 and beyond. For this to happen, you must also commit to implementing the other 4 factors immediately and into the future. It is not difficult or expensive to do, so complete the other four factors first and then tackle this one.



### **Action Items:**

Do not make any payments on (or payoff) collection items that are over 2 years old. I have stated that collection items over 2 years old account for only 10.5% of your FICO score calculation. If you payoff or even make a partial payment on an old collection item, you will cause immediate and lasting damage to your credit score. Why? Because that old 'unpaid' collection just became a 'paid' current collection! Current collections have a significant negative impact on your score whether they are paid or unpaid. What you have also done by making a payment is extended the time the collection agency has to take you to court to collect on the item.

***TIP:** If you are planning to purchase a home, the lender might require that you payoff your collections before granting you the loan. The problem is, if you pay them off, your score will decrease and you might be declined for the loan. Here is a trick to avoid this problem... If the lender requires that you payoff certain collection items, tell the title company handling the loan transaction that you want them to payoff the collections at closing. They will tell you how much money to place into escrow and the lender will allow the loan to go through. After the loan closes, the title company will payoff your collections. Your score will decline at this point, but you will already have your new home at a reasonable interest rate! Don't forget to negotiate with the collection agency for a lower payoff amount. It is not uncommon for them to accept an offer of 50% of the balance if the account is old. Keep in mind, your credit score will suffer if you pay less than the entire collection amount, but the damage will occur after the loan is closed and after a year, the damage will be diminished. If you have limited funds to payoff the collections, it might be worth a temporary score setback to keep some cash in your pocket.*

Correct errors on your credit report that are damaging your credit score. Over 75% of credit reports contain errors and nobody but you can identify them. I have made this job easy for you by creating the following Online Dispute Guide to avoid the tedious chore of writing certified letters to the bureaus and your creditors.

## **Supplement: Online Dispute Guide**

### **Dispute errors on your credit report online for faster results and less hassle**

Wouldn't it be nice if you could view items from your credit report and immediately tell the credit bureau if there is an error using a simple online tool? THERE IS! ***This is the secret the 'credit repair companies' don't want you to know.*** You don't need to pay thousands of dollars to have these companies mail letters on your behalf to the credit bureaus. Keep your money and spend an afternoon doing it yourself using this Online Dispute Guide. Be patient with this process. If any of the 3 credit bureaus have changed their process recently, our steps might be slightly off, so please read each screen as you go to verify that our steps are accurate.

**Not All Credit Scores Are Created Equal** When you apply for a mortgage or car, nearly 100% of the time, the creditor will obtain your FICO score to determine approval. However, I want to note here that there are other scoring systems. The credit bureaus have come up with various other scoring systems similar to FICO, but not exactly the same. If you go the credit bureaus directly and order your credit score, you will not receive your true FICO score. It often varies more than 20 points from your FICO score. For this reason, I highly recommend that you obtain your FICO score in addition to using the following dispute process, even though you will receive your bureau score during the dispute process. Lenders use FICO scores, so should you.

## **Let's Get Started!**

### **4 Step Process Overview**

#### **Step 1: Gather your most recent credit card statements**

You will be checking the accuracy of every active credit card account on your credit report, so now is the time to pull out the most recent statement for every active credit card and keep it handy. You may need to view other account statements as well, but don't bother gathering all of your statements yet, because I will instruct you to ignore quite a few items on your report in step 3.

#### **Step 2: Obtain your credit report online directly from each bureau**

The instructions for obtaining your credit report are found on the last page of this Supplement. The page is entitled, '*Online Access Instructions for All Three Credit Bureaus*'.

#### **Step 3: Use the following guide to identify items to dispute**

Focus on high-priority items that are damaging your credit score.

Those items include:

- Credit Card issuers incorrectly reporting your credit limit, balance or payment history
- Derogatory payments reported on ANY account within the past 2 years
- ANY derogatory items that don't belong to you

#### **Here is a step-by-step guide to rolling up your sleeves and cleaning up your credit report as quickly as possible:**

- ☐ You must perform all of the following steps for EACH of the 3 bureaus, so pull out the '*Online Access Instructions For All Three Credit Bureaus*' page and start by accessing your TransUnion report. When you have finished all of the steps, repeat for Equifax, etc.
- ☐ Print out your credit report. This isn't necessary but it will help you make notes and stay organized
- ☐ Cross out every item where the last activity was more than 2 years ago, these items have only a marginal affect on your credit score and are not worth the effort.
- ☐ Scan the report for 'Revolving' accounts, these are your major credit cards. Verify that the 'High Limit' on your credit report matches the 'Credit Limit' on your most recent account statement mailed to you by that creditor. If the reported 'High Limit' is less than your statement's credit limit, this is damaging your credit score because your utilization rate is increased (see Factor #1 for why this is important). To fix this, call the credit card issuer and notify them of the discrepancy. Ask the customer service representative to detail the steps you need to take to ensure that the change is made. Follow up with them 2 weeks later to verify that they have made the requested changes. Also, make a note to dispute this online after you finish reviewing your entire report.
- ☐ Cross out every remaining item where the status is 'paid' or 'current', as these items are helping your credit score. Note that 'paid was 30' indicates that you were once 30 days late on a payment. Don't cross those items out.
- ☐ The remaining items are affecting your score. Review each item for errors using the following list of potential errors:

***Is the item yours?*** If not, make a note to dispute. If you have several of these, you may be the victim of identity theft. Call each bureau and ask them to put an alert on your report so they can safeguard your remaining accounts and investigate the fraudulent activity. Other signs of identity theft are incorrect: social security number, date of birth, or address.

***Is the payment history accurate?*** A creditor cannot claim you were late until you were at least 30 days past due. If you can dig up proof that you weren't late on a payment, make a note to dispute the item. Start by comparing your account statements with the credit bureau information. If that checks out, verify when the funds cleared your account to prove you paid the creditor on time.

***Are there duplicate items on your report?*** It is illegal for two collection companies to attempt to collect the same debt. The way it works is the original creditor (ex. Mervyn's) eventually gives up on collecting on the debt, so they sell the account to a collection agency. There will now be a 'Charge Off' status next to the Mervyn's item on your report and the collection company will show up as a new item with a 'Collection' status. Sometimes, collection agencies sell these accounts to another collection agency and continue to report the collection to the bureaus. This is illegal. If you identify 2 collections for the same account, go online and report it to all bureaus. You can usually spot duplicates because the dollar amount of the collection is the same for two different creditors.

Dispute the items you have noted on your credit report using the '*Online Access Instructions for All Three Credit Bureaus*' page. I do not recommend disputing more than 2 items at a time per bureau. The Fair Credit Reporting Act requires that the bureau investigates your disputes, but not if they deem the disputes 'frivolous'. More than 2 disputes can raise a red flag and keep them from acting on your request. Once you receive the results of your disputes from the bureau, dispute the next 2 items. Repeat the process for the next bureau until all 3 bureaus have been addressed

#### **Step 4: Dispute errors online directly from each bureau**

The instructions for disputing errors on your credit report are found on the last page of this Supplement. The page is entitled, 'Online Access Instructions for All Three Credit Bureaus'. Dispute the items you have noted on your credit report in the previous step. I do not recommend disputing more than 2 items at a time per bureau. The Fair Credit Reporting Act requires that the bureau investigates your disputes, but not if they deem the disputes 'frivolous'. More than 2 disputes can raise a red flag and keep them from acting on your request. Once you receive the results of your disputes from the bureau, dispute the next 2 items. Now repeat steps 3 and 4 for the next bureau until all 3 bureaus have been addressed.

### **Online Access Instructions for All Three Credit Bureaus**

#### **TransUnion**

To Obtain Credit Report and dispute inaccuracies:

- Visit <https://annualcreditreport.transunion.com/tu/dispute/order.jsp?package=DisputeDisclosure>
- Enter personal information (This report is free)
- Click 'report an inaccuracy' at the top of the screen
- Click 'Submit Dispute'

- Click the 'Request' button at the right side of the screen **Equifax** To Obtain Credit Report:
- Visit <https://aa.econsumer.equifax.com/aad/landing.ehtml>
- Enter personal information and click on the 'Free State Credit File (not reported)' selection in the 'Reason for Credit File Request'
- IMPORTANT: Do not select the option that masks the last 4 digits of the account number, because you will need the full account number to perform an online dispute. Also, do not select the option to pay more and get your score. This is not a true FICO score.
- Some states are free; some states will charge you a small fee. It's worth every penny! You will save more than that in certified mail charges for all your disputes and your time is too valuable to write letters.
- Print the report To Dispute Inaccuracies:
- Visit <https://www.ai.equifax.com/CreditInvestigation/jsp/email.jsp>
- Enter the Confirmation Number from the free/discounted credit report you ordered above. • Complete personal information
- Enter your disputes **Experian** To Obtain Credit Report and dispute inaccuracies:
- Visit [www.experian.com](http://www.experian.com)
- Select the 'Get Yours Online' button next to the heading 'Experian Credit Score and Credit Report'
- Complete personal Information and credit card information (there is a small fee) • Click the 'Dispute Information' button when you get to the results page
- In the middle of the 'Report Summary' screen, click on the 'potentially negative' link
- Click on the account that you wish to dispute
- Click the orange 'Dispute This Item' button on the right side of the screen
- Enter the dispute information and click 'Submit your dispute'